

Selection of Consultants

Technical Assistance Mission

Business Continuity Plan

For MicroLoan Foundation Malawi

August 2020

With the Support of



No. GCAMF/11/2020/MLF-M/FA

Section 1. Letter of Invitation

Montrouge, August 21, 2020

Dear Sir or Madam:

1. The Grameen Credit Agricole Foundation (hereinafter called ‘the client’) has received funding (hereinafter called “the funds”) from the French Development Agency (hereinafter called “the Agency”) toward the financing partly the cost of Technical Assistance mission in the framework of the African Facility and intends to apply a portion of the funds to eligible payments under the contract for which this Request for Proposals is issued.
2. The Foundation now invites proposals to provide the following consulting services: Business Continuity Plan for MLF Malawi, Malawi. More details on the services are provided in the Terms of Reference.
3. A firm will be selected under selection based on consideration of quality and cost (SBQC) and procedures described in this RFP.
4. The RFP includes the following documents:
 - Section 1 - Letter of Invitation
 - Section 2 - Instructions to Consultants (including Data Sheet)
 - Section 5 - Terms of Reference

Yours sincerely,

Violette CUBIER, Programme Manager – Technical Assistance

Section 2. Instructions to Consultants

DATA SHEET

Paragraph Reference	
1.1	<p>Name of the Client: <u>Grameen Credit Agricole Microfinance Foundation</u> represented by <u>Violette CUBIER, Programme Manager, Technical Assistance</u></p> <p>Method of selection: <u>selection based on consideration of quality and cost (SBQC)</u></p>
1.2	Designation, objectives and brief description of the assignment are as follows: <u>Business Continuity Plan, MLF Malawi</u>
1.3	The Client will provide the following inputs and facilities: all relevant documents necessary to the conduct of the mission
2.1	<p>Clarifications may be requested not later than <u>2</u> days before the submission date.</p> <p>The address for requesting clarifications is: <u>Violette CUBIER, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 47 02</u> <u>E-mail: violette.cubier@credit-agricole-sa.fr; victoire.binson@credit-agricole-sa.fr</u></p>
3.1	Proposals shall be submitted in the following language: <u>English</u>
3.3 (i)	The estimated number of professional staff-days required for the assignment is: 25
3.3 (ii)	<p>The minimum required experience of proposed professional staff is:</p> <ul style="list-style-type: none"> ▪ 10 years of experience in the microfinance sector with in-depth knowledge in business continuity plan implementation and risk management. ▪ Several similar project management in East Africa and, ideally, in Malawi.

3.3 (iii)	Reports that are part of the assignment must be written in the following language(s): <u>English</u>														
3.4 (vii)	Training is a major component of this assignment: <u>Yes</u>														
3.8	Consultants shall state their price component for cost incurred in Euro and if necessary in local currency. Consultants who intend to incur cost in other currencies for the assignment may state the corresponding price component in Euros. The financial offer must be presented net of taxes .														
3.10	Proposals must remain valid 60 days after the submission date.														
4.3	Consultant must submit an electronic version of the Proposal (one document for the technical offer and one document for the financial offer).														
4.5	The Proposal submission address is: violette.cubier@credit-agricole-sa.fr ; ami.faciliteafricaine@credit-agricole-sa.fr ; victoire.binson@credit-agricole-sa.fr Proposals must be submitted no later than the following date and time: <u>September 11th, 2020, 6:00pm CET</u>														
5.1	The address for contacting the Client is: <u>Violette CUBIER, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 47 02</u> <u>E-mail: violette.cubier@credit-agricole-sa.fr ; victoire.binson@credit-agricole-sa.fr</u>														
5.3	Criteria, sub-criteria, and point system for the evaluation of Technical Proposals are: <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="text-align: right; width: 20%;"><u>Points</u></th> </tr> </thead> <tbody> <tr> <td>(i) Specific experience of the Consultants relevant to the assignment:</td> <td style="text-align: right;">[5 - 10]</td> </tr> <tr> <td>(ii) Adequacy of the proposed methodology and work plan in responding to the Terms of Reference:</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">a) Technical approach and methodology</td> <td style="text-align: right;">[30]</td> </tr> <tr> <td style="padding-left: 20px;">b) Work plan</td> <td style="text-align: right;">[10]</td> </tr> <tr> <td style="padding-left: 20px;">c) Organization and staffing</td> <td style="text-align: right;">[10]</td> </tr> <tr> <td style="text-align: right;">Total points for criterion (ii):</td> <td style="text-align: right;">[20 - 50]</td> </tr> </tbody> </table>		<u>Points</u>	(i) Specific experience of the Consultants relevant to the assignment:	[5 - 10]	(ii) Adequacy of the proposed methodology and work plan in responding to the Terms of Reference:		a) Technical approach and methodology	[30]	b) Work plan	[10]	c) Organization and staffing	[10]	Total points for criterion (ii):	[20 - 50]
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	<p>(iii) Key professional staff qualifications and competence for the assignment:</p> <p style="text-align: right;">Total points for criterion (iii): [30 - 60]</p> <p>(iv) Suitability of the transfer of knowledge (training) program: [0-10]</p>
	<p>(v) Participation by nationals among proposed key staff [0 – 10]</p> <p style="text-align: right;">Total points for the five criteria: 100</p> <p>The minimum technical score St required to pass is: <u>60</u> Points</p>

5.7	The single currency for price conversions is: <u>Euro</u>
5.8	<p>In case of SBQC, the formula for determining the financial scores is the following: $S_f = 100 \times F_m / F$, in which S_f is the financial score, F_m is the lowest price and F the price of the proposal under consideration.</p> <p>The weights given to the Technical and Financial Proposals are: Technical = 0.8, and Price = 0.2</p>
6.1	<p>Address for contract negotiations: <u>Violette CUBIER, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 47 02</u> <u>E-mail: violette.cubier@credit-agricole-sa.fr ;</u> <u>victoire.binson@credit-agricole-sa.fr</u></p>
7.2	<p>Expected date and location for commencement of consulting services: <u>October , 2020; Lilongwe, Malawi</u></p>

Section 3. Terms of Reference

A. BACKGROUND AND RATIONALE

MicroLoan Foundation Ltd (MLF Malawi) is a Tier 3 microfinance institution that was established in 2002 by MLF UK, a charity that has dedicated its activities to microfinance in Sub-Saharan Africa. It is registered as a credit-only microfinance institution and supervised by the Reserve Bank of Malawi (RBM). MLF Malawi provides loans under the group methodology only. As of May 2020, the institution serves 25,293 active borrowers (100% women and 70% in rural areas) and manages a portfolio of EUR 1.7 million. It operates all over Malawi through a network of 19 branches and 99 employees.

MLF Malawi is supported by the African Facility Program launched by the Grameen Credit Agricole Foundation with the financial support of the French Development Agency. This Program targets small size microfinance institutions with a potential for development. However, those MFI point out weaknesses which prevent them from being eligible to the Foundation funding, according to its current criteria. Thus, this Program aims to make available a loan linked to a technical assistance program, in order to support the institutional development of the MFI, to extend their activities and to allow them to become eligible to a Foundation funding at the end.

The current COVID-19 pandemic has highlighted how a microfinance institution can be strongly affected by a variety of disasters. A disaster is defined as “*any unplanned event that results in the inability of the business to support operations in whole or in part*”. To minimise the damage to the business by such occurrence, it is necessary to have a business continuity plan in place, which addresses the worst case scenario.

Thus, MLF Malawi would like to be supported by a Consultant in order to elaborate and implement a business continuity plan. This plan would allow MLF Malawi’s top management to anticipate and prevent the credit, operational, financial, strategic, legal and reputational risks due to the risk of a shutdown of the activities. The business continuity plan should be concise, easy to use and identify decisions – including options – to be made during a disaster.

B. OVERALL OBJECTIVE

The mission main objectives are to:

- Conduct a risk assessment and an analysis of the impact on the business in order to determine the magnitude of the exposure to threats.
- Develop and document the business continuity plan.
- Test, approve, and implement the business continuity plan.

C. ACTIVITES

The mission will include the following activities:

1. Phase 1 : Risk Assessment
 - Identify critical business functions essential for continued service.
 - Determine the events that can strongly affect MLF Malawi, the damage that such events can cause and the controls needed to prevent or minimise the effects of a potential loss.
 - Identify the impacts that result from disruption that can affect MLF Malawi and the techniques that can be used to quantify and qualify such impacts.
 - Assess the existing systems in place to mitigate these risks
 - Identify critical business functions.

2. Phase 2 : Develop a business continuity plan
 - Determine and guide the selection of alternative recovery operating strategies to be used to maintain the critical functions.
 - Elaborate and document a written business continuity plan, in collaboration with MLF Malawi's management. The Consultant should use a participative approach and involve the management during all the process.
 - Develop an action plan to implement the business continuity plan, in collaboration with MLF Malawi's management.

3. Test, approve and implement the business continuity plan
 - Develop testing criteria and procedures.
 - Coordinate, test, and evaluate the plan, with a particular attention to critical business functions.
 - If necessary, update the business continuity plan and the action plan to correct any problems identified during the test.
 - Organise a workshop with the top management to get the business continuity plan validated and ensure the plan is aligned with the strategic objectives of MLF Malawi.
 - Facilitate a training for the staff within the institution that will be responsible for the implementation of the business continuity plan (i.e. damage assessment, logistics, facilities, restoration, etc.)
 - Develop processes to keep the plan up-to-date with reviews of the impact of new processes, systems and technologies and tests completed on a regular basis (at a maximum of 12-month intervals).

Consultants are encouraged to use proven BCP tools and dedicate substantial time during the on-site mission to adapt these tools to the MLF Malawi's specific risks.

D. DELIVERABLES

- Mission Report.
- Business Continuity Plan.
- Action Plan.
- Training session report.
- Attendance sheet, signed by all participants.

E. TIMEFRAME

- The field mission will take place in Lilongwe, and should last no least than 12 days.
- The Consultant will visit the head office but also a minimum of 2 branch offices in the network.
- All deliverables must be sent within one month after the end of the mission.